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PTO/SB/05 (4/98) Approved for use through 09/30/2000. OMB 0651-0032
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10/10/00
CUST. NO. 3162**UTILITY
PATENT APPLICATION
TRANSMITTAL**

(Only for new nonprovisional applications under 37 CFR 1.53(b))

Attorney Docket No.	4034-62
First Named Inventor or Application Identified	Phillip Koh-Kwe Hsu
Title	System For Providing Financial Services
Express Mail Label No.	EL478365027US

APPLICATION ELEMENTS

See MPEP chapter 600 concerning utility patent application contents.

ADDRESS TO: **Assistant Commissioner for Patents
Box Patent Application
Washington, DC 20231**

1. Fee Transmittal Form
(Submit an original, and a duplicate for fee processing)

2. Specification [Total Pages 21]
(preferred arrangement as set forth below)
 - Descriptive title of the Invention
 - Cross References to Related Applications
 - Statement Regarding Fed sponsored R & D
 - Reference to Microfiche Appendix
 - Background of the Invention
 - Brief Summary of the Invention
 - Brief Description of the Drawings (if filed)
 - Detailed Description
 - Claim(s)
 - Abstract of the Disclosure

3. Drawing(s) (35 USC 113) [Total Sheets 8]

4. Oath or Declaration [Total Pages 2]
 a. Newly executed (original or copy)
 b. Copy from a prior application (37 CFR 1.63(d))
 (for continuation/divisional with Box 17 completed)
 [Note Box 5 below]

i. **DELETION OF INVENTOR(S)**Signed statement attached deleting inventor(s)
named in the prior application, see 37 CFR
1.63(d)(2) and 1.33(b).

5. Microfiche Computer Program (Appendix)

6. Nucleotide and/or Amino Acid Sequence Submission
(if applicable, all necessary)
 a. Computer Readable Copy
 b. Paper Copy (identical to computer copy)
 c. Statement verifying identity of above copies

ACCOMPANYING APPLICATION PARTS

7. Assignment Papers (cover sheet & documents(s))

8. 37 CFR 3.73(b) Statement Power of Attorney
(when there is an assignee)

9. English Translation Document (if applicable)

10. Information Disclosure Statement (IDS)/PTO-1449 Copies of IDS Citations

11. Preliminary Amendment

12. Return Receipt Postcard (MPEP 503)
(Should be specifically itemized)

13. *Small Entity Statement filed in prior application,
Statements(s) Status still proper and desired
(PTO/SB/09-12)

14. Certified Copy of Priority Document(s)
(if foreign priority is claimed)

15. Other: Certification of Mailing

NOTE FOR ITEMS 1 & 13: IN ORDER TO BE ENTITLED TO PAY SMALL ENTITY FEES, A SMALL ENTITY STATEMENT IS REQUIRED (37 C.F.R. S.1.27), EXCEPT IF ONE FILED IN A PRIOR APPLICATION IS RELIED UPON (37 C.F.R. S.1.28).

16. If a CONTINUING APPLICATION, check appropriate box and supply the requisite information below and in a preliminary amendment: Continuation Divisional Continuation-in-part (CIP) of prior application No: _____

Prior application information: Examiner: _____ Group/Art Unit: _____

For CONTINUATION or DIVISIONAL APPS only: The entire disclosure of the prior application, from which an oath or declaration is supplied under Box 4b, is considered a part of the disclosure of the accompanying continuation or divisional application and is hereby incorporated by reference. The incorporation can only be relied upon when a portion has been inadvertently omitted from the submitted application parts.

17. CORRESPONDENCE ADDRESS Customer Number or Bar Code Label (Insert Customer No. or Attach bar code label here) or Correspondence address below

NAME	Leslie Gladstone Restaino, Esq. Riker, Danzig, Scherer, Hyland & Perretti LLP			
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COUNTRY	USA	TELEPHONE	973-538-0800	FAX
Name (Print/Type)	Leslie Gladstone Restaino, Esq.	Registration No. (Attorney/Agent)	38,893	
Signature	Leslie Gladstone Restaino		Date	October 10, 2000

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FEET TRANSMITTAL f r FY 2001						<i>Complete if Known</i>																																																																																																																																																																								
Patent fees are subject to annual revision. Small Entity payments must be supported by a small entity statement otherwise large entity fees must be paid. See Forms PTO/SB/09-12 See 37 C.F.R. § 1.27 and 1.28						Application Number	Not yet assigned																																																																																																																																																																							
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ADDITIONAL FEES <table border="1"> <thead> <tr> <th>Large Entity Fee Code</th> <th>Small Entity Fee Code</th> <th>Fee (\$)</th> <th>Fee Description</th> <th>Fee Paid</th> </tr> </thead> <tbody> <tr><td>105</td><td>130</td><td>205</td><td>65</td><td>Surcharge - late filing fee or oath</td></tr> <tr><td>127</td><td>50</td><td>227</td><td>25</td><td>Surcharge - late provision filing fee or cover sheet</td></tr> <tr><td>139</td><td>130</td><td>139</td><td>130</td><td>Non-English specification</td></tr> <tr><td>147</td><td>2,520</td><td>147</td><td>2,520</td><td>For filing a request for reexamination</td></tr> <tr><td>112</td><td>920**</td><td>112</td><td>920**</td><td>Requesting publication of SIR prior to Examiner action</td></tr> <tr><td>113</td><td>1,840**</td><td>113</td><td>1,840**</td><td>Requesting publication of SIR after Examiner action</td></tr> <tr><td>115</td><td>110</td><td>215</td><td>55</td><td>Extension for reply within first month</td></tr> <tr><td>116</td><td>380</td><td>216</td><td>190</td><td>Extension for reply within second month</td></tr> <tr><td>117</td><td>870</td><td>217</td><td>435</td><td>Extension for reply within third month</td></tr> <tr><td>118</td><td>1,360</td><td>218</td><td>680</td><td>Extension for reply within fourth month</td></tr> <tr><td>128</td><td>1,850</td><td>228</td><td>925</td><td>Extension for reply within fifth month</td></tr> <tr><td>119</td><td>300</td><td>219</td><td>150</td><td>Notice of Appeal</td></tr> <tr><td>120</td><td>300</td><td>220</td><td>150</td><td>Filing a brief in support of an appeal</td></tr> <tr><td>121</td><td>260</td><td>221</td><td>130</td><td>Request for oral hearing</td></tr> <tr><td>138</td><td>1,510</td><td>138</td><td>1,510</td><td>Petition to institute a public use proceeding</td></tr> <tr><td>140</td><td>110</td><td>240</td><td>55</td><td>Petition to revive - unavoidable</td></tr> <tr><td>141</td><td>1,210</td><td>241</td><td>605</td><td>Petition to revive - unintentional</td></tr> <tr><td>142</td><td>1,210</td><td>242</td><td>605</td><td>Utility issue fee (or reissue)</td></tr> <tr><td>143</td><td>430</td><td>243</td><td>215</td><td>Design issue fee</td></tr> <tr><td>144</td><td>580</td><td>244</td><td>290</td><td>Plant issue fee</td></tr> <tr><td>122</td><td>130</td><td>122</td><td>130</td><td>Petitions to the Commissioner</td></tr> <tr><td>123</td><td>50</td><td>123</td><td>50</td><td>Petitions related to provisional applications</td></tr> <tr><td>126</td><td>240</td><td>126</td><td>240</td><td>Submission of Information Disclosure Stmt</td></tr> <tr><td>581</td><td>40</td><td>581</td><td>40</td><td>Recording each patent assignment per property (times number of properties)</td></tr> <tr><td>146</td><td>690</td><td>246</td><td>380</td><td>Filing a submission after final rejection (37 CFR 1.129(a))</td></tr> <tr><td>149</td><td>690</td><td>249</td><td>380</td><td>For each additional invention to be examined (37 CFR 1.29(b))</td></tr> <tr><td colspan="4">Other fee (specify)</td><td></td></tr> <tr><td colspan="4">Other fee (specify)</td><td></td></tr> <tr> <td colspan="6"></td> <td colspan="4">**Reduced by Basic Filing Fee Paid SUBTOTAL (3) (\$)</td> </tr> <tr> <td colspan="6"></td> <td colspan="4">40.00</td> </tr> </tbody> </table>				Large Entity Fee Code	Small Entity Fee Code	Fee (\$)	Fee Description	Fee Paid	105	130	205	65	Surcharge - late filing fee or oath	127	50	227	25	Surcharge - late provision filing fee or cover sheet	139	130	139	130	Non-English specification	147	2,520	147	2,520	For filing a request for reexamination	112	920**	112	920**	Requesting publication of SIR prior to Examiner action	113	1,840**	113	1,840**	Requesting publication of SIR after Examiner action	115	110	215	55	Extension for reply within first month	116	380	216	190	Extension for reply within second month	117	870	217	435	Extension for reply within third month	118	1,360	218	680	Extension for reply within fourth month	128	1,850	228	925	Extension for reply within fifth month	119	300	219	150	Notice of Appeal	120	300	220	150	Filing a brief in support of an appeal	121	260	221	130	Request for oral hearing	138	1,510	138	1,510	Petition to institute a public use proceeding	140	110	240	55	Petition to revive - unavoidable	141	1,210	241	605	Petition to revive - unintentional	142	1,210	242	605	Utility issue fee (or reissue)	143	430	243	215	Design issue fee	144	580	244	290	Plant issue fee	122	130	122	130	Petitions to the Commissioner	123	50	123	50	Petitions related to provisional applications	126	240	126	240	Submission of Information Disclosure Stmt	581	40	581	40	Recording each patent assignment per property (times number of properties)	146	690	246	380	Filing a submission after final rejection (37 CFR 1.129(a))	149	690	249	380	For each additional invention to be examined (37 CFR 1.29(b))	Other fee (specify)					Other fee (specify)											**Reduced by Basic Filing Fee Paid SUBTOTAL (3) (\$)										40.00			
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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:
Attorney Docket No.:
For:

Phillip Koh-Kwe Hsu
4034-62

**INTRANET SYSTEM FOR A FINANCIAL
SERVICES CORPORATION**

jc916 U.S. PTO
09/685924
10/10/00



Headquarters Plaza
One Speedwell Avenue
Morristown, N.J. 07962
October 10, 2000

Box Patent Application
Assistant Commissioner of Patents
Washington, D.C. 20231

Sir:

CERTIFICATION

I hereby certify that this paper, bearing Express Mailing Label No. EL478365027US, together with the accompanying papers directed to the above-identified Utility Patent Application are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR 1.10 on the date indicated above and are addressed to Box Patent Application, Assistant Commissioner for Patents, Washington, D.C. 20231.

Marcy Mancuso

Marcy Mancuso
(Mailer)